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server, wherein the processing server is configured to produce a notification based on the alert and transmit the notification to a computer.

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47. (Amended) A system for monitoring financial transactions, comprising:

a platform server; and

a communications arrangement associated with the platform server, the communications arrangement being configured to facilitate electronic communication between the platform server and a processing server;

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wherein the processing server is configured to receive a list of target account identifiers and transmit the list to the platform server, wherein the platform server is configured to receive the list of target account identifiers, wherein the platform server is further configured to receive transaction information as transactions are occurring in order to approve the transactions, including transaction records of financial transactions having account identifiers used in the transactions, wherein a plurality of the account identifiers used in the transactions are different from the target account identifiers, wherein the platform server is further configured to compare the account identifiers in the transaction records to target account identifiers on the list as the transaction records are received, wherein, upon the occurrence of a match between one of the target account identifier and one of the account identifiers in one of the transaction records, the platform server is configured to produce an alert and transmit the alert to the processing server, wherein the processing server is configured to produce a notification based on the alert and transmit the notification to a computer

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#### REMARKS

Claims 1, 13, 28, 31, 45 and 47 have been amended to address the issues summarized in the Interview Summary of February 12, 2003. No claims have been added or canceled. Hence, claims 1-47 remain pending. Reconsideration of the subject application as amended is respectfully requested.

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CONCLUSION

In view of the foregoing, Applicants believe all claims now pending in this Application are in condition for allowance. The issuance of a formal Notice of Allowance at an early date is respectfully requested.

If the Examiner believes a telephone conference would expedite prosecution of this application, please telephone the undersigned at 303-571-4000.

Respectfully submitted,

  
Dana J. Gibby  
Reg. No. 38,464

TOWNSEND and TOWNSEND and CREW LLP  
Two Embarcadero Center, 8<sup>th</sup> Floor  
San Francisco, California 94111-3834  
Tel: 303-571-4000  
Fax: 415-576-0300  
DJG:klb  
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**VERSION WITH MARKINGS TO SHOW CHANGES MADE**

1. (Twice Amended) A method of using a computer to monitor financial transactions, the method comprising:  
periodically receiving at a computer system a target account identifier of a suspect account;  
receiving financial transaction information at the computer system, the financial transaction information including transaction records for a plurality of financial transactions that each have at least one associated account identifier, wherein the financial transaction information is received at the computer system immediately after or while the financial transactions occur, and wherein a plurality of the associated account identifiers are different from the target account identifiers;  
at the computer system, comparing the target account identifier with the transaction information as the financial transaction information is received at the computer system to determine if the target account identifier matches any of the account identifiers of the transaction information;  
upon the occurrence of a match, generating an alert having at least a portion of the transaction record that has an account identifier matching the target account identifier; and  
transmitting the alert to a recipient.
2. (Previously Amended) The method as in claim 1, wherein the recipient comprises a provider of the target account identifier.
3. (Previously Amended) The method as in claim 1, wherein the recipient comprises an owner of the suspect account.
4. (Previously Amended) The method as in claim 1, wherein the recipient comprises a designee of a provider of the target account.
5. (Previously Amended) The method as in claim 1, wherein the recipient comprises a compiler of marketing information relating to the account.

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6. (As Filed) The method of claim 5, wherein the marketing information includes the spending habits of a user of the suspect account.

7. (As Filed) The method as in claim 1, wherein the target account identifier comprises a suspect credit card number.

8. (As Filed) The method as in claim 1, wherein the transaction records further include transaction location, data of transaction, time of transaction and account holder name.

9. (Previously Amended) The method as in claim 1, wherein the comparing and transmitting steps are performed within 15 minutes from the time that a transaction record having an account identifier matching the target account identifier is received.

10. (Previously Amended) The method as in claim 1, wherein the comparing and transmitting steps are performed within 5 minutes from the time that a transaction record having an account identifier matching the target account identifier is received.

11. (Previously Amended) The method as in claim 1, wherein the comparing and transmitting steps are performed within 1 minute from the time that a transaction record having an account identifier matching the target account identifier is received.

12. (Previously As Filed) The method as in claim 1, wherein generating the alert includes processing electronic data into an electronic textual message representing at least a portion of the content of the electronic data.

13. (Amended) A method of monitoring financial transactions, comprising:

at a processing server, periodically receiving a list having a plurality of target account identifiers;

periodically transmitting at least a portion of the list to one or more platform servers, wherein the one [are] or more platform servers are each configured to receive transaction information while the transactions are occurring in order to process

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associated financial transactions, the transaction information including transaction records of the financial transactions, the transaction records including associated account identifiers used in the transactions, wherein a plurality of the associated account identifiers are different from the target account identifiers, and wherein the one or more platform servers are configured to search the transaction information as the transaction information is received at the one or more platform servers for transaction records having a target account identifier from the list;

at the processing server, receiving from a one of the platform servers an alert that the platform server has identified a transaction record having a one of the target account identifiers, the alert including transaction data from the transaction record; and

transmitting from the processing server a notification based on the alert that a the target account identifier has been identified in a transaction record.

14. (As Filed) The method of claim 13, wherein the list comprises an electronic file from a government agency.

15. (As Filed) The method of claim 13, wherein the list is received by the processing server at least daily.

16. (As Filed) The method of claim 13, wherein the list is requested by at least one platform server at least daily.

17. (As Filed) The method of claim 13, further comprising, upon receipt of the list at the processing server, transmitting from the processing server a list available message to at least one platform server indicating that the processing server has received the list, in response to which at least one platform server transmits a request to the processing server to send the list.

18. (As Filed) The method of claim 13, further comprising transmitting the list from the processing server to at least one platform computer upon receipt of the list by the processing server.

19. (As Filed) The method of claim 13, wherein the notification is transmitted by email.

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20. (As Filed) The method of claim 13, wherein the notification is transmitted to a personal computer.

21. (As Filed) The method of claim 20, wherein the personal computer is selected from the group consisting of mobile phone, personal pager, and personal digital assistant.

22. (Previously Amended) The method of claim 13, wherein the notification is transmitted within 15 minutes from the time that the alert is received.

23. (Previously Amended) The method of claim 13, wherein the notification is transmitted within 5 minutes from the time that the alert is received.

24. (Previously Amended) The method of claim 13, wherein the notification is transmitted within 1 minutes from the time that the alert is received.

25. (As Filed) The method of claim 13, wherein the transaction record includes, date of usage, time of usage and location of usage.

26. (As Filed) The method of claim 13, wherein the notification includes the account identifier, the data the identifier was used, the time the account identifier was used, and the address where the account identifier was used.

27. (As Filed) The method of claim 13, further comprising processing the alert at the processing server by combining transaction data from the alert with stored transaction data relating to the target account identifier, and wherein the notification is based on the alert and the stored transaction data.

28. (Amended) A method of monitoring financial transactions, comprising:

receiving from a processing server a list having at least a target account identifier;

receiving transaction information at the platform computer, the transaction information including transaction records of financial transactions, the transaction records including associated account identifiers used in the transactions, wherein the transaction information is received at the platform computer as associated transactions are being

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performed in order to approve the transactions, and wherein a plurality of the associated account identifiers are different from the target account identifiers;

searching the transaction information as the transaction information is received at the platform computer for transaction records having a target account identifiers from the list;

upon the occurrence of a match, generating an alert having at least a portion of the transaction record that has an account identifier matching a target account identifier; and

transmitting the alert to the processing server.

29. (As Filed) The method of claim 28, further comprising requesting the list from the processing server.

30. (As Filed) The method as in claim 28, wherein generating the alert includes processing electronic data into an electronic textual message representing at least a portion of the content of the electronic data.

31. (Amended) A system for monitoring financial transactions, comprising:

a processing server; and

at least one platform server in electronic communication with the processing server;

wherein the processing server is configured to receive a list of target account identifiers and transmit the list to the at least one platform server, wherein the at least one platform server is configured to receive the list of target account identifiers, wherein the at least one platform server is further configured to receive transaction information, including transaction records of financial transactions having associated account identifiers used in the transactions in order to approve the transactions, wherein a plurality of the associated account identifiers are different from the target account identifiers; wherein the at least one platform server is further configured to compare the associated account identifiers in the transaction records to target account identifiers on the list, wherein, upon the occurrence of a match between a one of the target account

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identifiers and ~~an~~ one of the account identifiers in a one of the transaction records, the at least one platform server is configured to produce an alert and transmit the alert to the processing server, wherein the processing server is configured to produce a notification based on the alert and transmit the notification to a personal computer.

32. (As Filed) The system of claim 31, wherein the list comprises an electronic file from a federal agency.

33. (As Filed) The system of claim 31, wherein the list is received by the processing server at least daily.

34. (As Filed) The system of claim 31, wherein the list is requested by at least one platform server at least daily.

35. (As Filed) The system of claim 31, further comprising, upon receipt of the list at the processing server, transmitting from the processing server a list available message to at least one platform server indicating that the processing server has received a list, in response to which the at least one platform server transmits a request to the processing server to send the list.

36. (As Filed) The system of claim 31, further comprising transmitting the list from the processing server to at least one platform server upon receipt of the list by the processing server.

37. (As Filed) The system of claim 31, wherein the notification is transmitted by email.

38. (As Filed) The system of claim 31, wherein the notification is transmitted to a personal computer.

39. (As Filed) The system of claim 31, wherein the personal computer is selected from the group consisting of mobile phone, personal pager, and personal digital assistant.

40. (Previously Amended) The system of claim 31, wherein the notification is transmitted from the processing server within 15 minutes from the time the processing server receives the alert.



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41. (Previously Amended) The system of claim 31, wherein the notification is transmitted from the processing server within 5 minutes from the time the processing server receives the alert.

42. (Previously Amended) The system of claim 31, wherein the notification is transmitted from the processing server within 1 minutes from the time the processing server receives the alert.

43. (As Filed) The system of claim 31, wherein the transaction record includes, date of usage, time of usage and location of usage.

44. (As Filed) The system of claim 31, wherein the notification includes the account identifier, the data the identifier was used, the time the account identifier was used, and the address where the account identifier was used.

45. (Amended) A system for monitoring financial transactions, comprising:

a processing server; and

a communications arrangement associated with the processing server, the communications arrangement being configured to facilitate electronic communication between the processing server and at least a platform server;

wherein the processing server is configured to receive a list of target account identifiers and transmit the list to a platform server, wherein a platform server is configured to receive the list of target account identifiers, wherein ~~a~~ the platform server is further configured to receive transaction information as transactions are being processed, including transaction records of financial transactions having account identifiers used in the transactions, wherein a plurality of the account identifiers used in the transactions are different from the account identifiers, wherein ~~a~~ the platform server is further configured to compare the account identifiers in the transaction records to target account identifiers on the list, wherein, upon the occurrence of a match between a one of the target account identifiers and ~~an~~ one of the account identifiers in a one of the transaction records, ~~a~~ the platform server is configured to produce an alert and transmit the alert to the processing

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server, wherein the processing server is configured to produce a notification based on the alert and transmit the notification to a ~~personal~~ computer.

46. (As Filed) The system of claim 45, wherein the personal computer is selected from the group consisting of mobile phone, personal pager, and personal digital assistant.

47. (Amended) A system for monitoring financial transactions, comprising:

a platform server; and

a communications arrangement associated with the platform server, the communications arrangement being configured to facilitate electronic communication between the platform server and a processing server;

wherein the processing server is configured to receive a list of target account identifiers and transmit the list to the platform server, wherein the platform server is configured to receive the list of target account identifiers, wherein the platform server is further configured to receive transaction information as transactions are occurring in order to approve the transactions, including transaction records of financial transactions having account identifiers used in the transactions, wherein a plurality of the account identifiers used in the transactions are different from the target account identifiers, wherein the platform server is further configured to compare the account identifiers in the transaction records to target account identifiers on the list as the transaction records are received, wherein, upon the occurrence of a match between ~~a~~ one of the target account identifier and ~~an~~ one of the account identifiers in ~~a~~ one of the transaction records, the platform server is configured to produce an alert and transmit the alert to the processing server, wherein the processing server is configured to produce a notification based on the alert and transmit the notification to a ~~personal~~ computer

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